Certificate Number: 15111-NJ-DE-039002132

Bankruptcy Case Number: 20-10718



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 25, 2024, at 3:59 o'clock PM EDT, Sherry L. Munyan completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 25, 2024 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education

Certificate Number: 15111-NJ-DE-039002133

Bankruptcy Case Number: 20-10718



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 25, 2024, at 3:59 o'clock PM EDT, Jesse K. Munyan completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: October 25, 2024 By: /s/Hasan Bilal for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education